Catalogue no. 81-595-MIE — No. 010
ISSN: 1704-8885
ISBN: 0-662-35449-4

Research Paper

Education, skills and learning – Research papers

Planning and preparation: First results from the Survey of Approaches to Educational Planning (SAEP) 2002

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105-03941/

Education, skills and learning

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Lisa Shipley, Sylvie Ouellette, Fernando Cartwright
Statistics Canada

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November 2003

Catalogue no. 81-595-MIE2003010

Frequency: Irregular

ISSN 1704-8885
ISBN 0-662-35449-4

Ottawa

La version française de cette publication est disponible sur demande (nº 81-595-MIF2003010 au catalogue).

Statistics Canada

Human Resources Development Canada

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Acknowledgements

This report was prepared by the Centre for Education Statistics and Human Resources Development Canada (HRDC). We would like to thank all those involved in the development and production of the Survey of Approaches to Educational Planning, in particular the teams at the Learning and Literacy Directorate (HRDC) and Special Surveys Division (Statistics Canada). The assistance of numerous individuals was critical to the production of this report and we gratefully acknowledge their contributions. A special thank you is extended to Danielle Baum for her indispensable help in preparing the manuscript.

Note of appreciation

Canada owes the success of its statistical system to a long-standing co-operative effort involving Statistics Canada, the citizens of Canada, its businesses, governments and other institutions. Accurate and timely statistical information could not be produced without their continued co-operation and good will.

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Introduction

The benefits of participation in postsecondary education are many. Increasing levels of education have been associated with greater participation in volunteering, higher levels of charitable contributions, more positive perceptions of personal health, increased levels of literacy and a greater potential for higher earnings and employment stability[1]. A knowledgeable and educated public also contributes to Canada's ability to meet the innovative and competitive demands of the labour market.

Research has shown that participation in, and persistence through, the postsecondary education system is related to a number of activities which occur during the pre-postsecondary years. These include home and school contexts that support and encourage postsecondary participation, meeting postsecondary admission requirements such as grades and course prerequisites, financial planning, and appropriate and timely completion of postsecondary admission forms[2]. In combination, these factors constitute a complex long-term preparatory process that is undertaken by families, children and the pre-postsecondary education system.

The Survey of Approaches to Educational Planning, 2002 (SAEP) collected information from parents with children aged 0 to 18 on three important elements of educational planning related to participation in, and completion of, a postsecondary education: *a home context that promotes and supports postsecondary education*, *children's academic abilities and perceptions of school*, and *saving and financial planning for postsecondary education*.

This report is organised around these central themes. The first two sections consider context and abilities while the last three sections examine savings, financial planning, amounts saved by October 2002, and amounts parents expect to have saved by the time their children become eligible for postsecondary enrolment.

The first section explores parental perceptions towards education in general and postsecondary education more specifically. Included is information on parental beliefs about the importance of good grades, schooling beyond the high school level, and the hopes and aspirations they have for their children's educational future.

The second section looks at children's grades in light of meeting postsecondary admission requirements. It also includes information on children's attitudes towards school and overall general performance in school.

Section three examines the many factors that may play a role in whether or not savings are being put aside for children's postsecondary education. The analysis examines parents' current, future or non-saving status by parental perceptions of postsecondary education, parental educational aspirations for children, and children's academic abilities and attitudes to school. A number of other factors have been linked to saving patterns, such as children's age, household income and parents'

own level of educational attainment, which form part of the analysis. Each factor is considered individually – not in combination with the others. This section also looks at the various methods that are used to set funds aside for children's postsecondary education.

A number of financial planning activities, other than parental savings, can help meet the anticipated costs of a postsecondary education. Section four examines the anticipated use of other sources of funding for postsecondary schooling that are considered by parents.

The final section looks at the amounts saved to date, and contributions made to savings in 2001, including amounts saved and contributed to Registered Education Savings Plans (RESP) by selected demographic characteristics. Information is also presented on the amounts parents expect to have saved by the time the child becomes eligible for postsecondary enrolment.

Statistics Canada, in partnership with Human Resources Development Canada, conducted the Survey of Approaches to Educational Planning (SAEP) in October 2002. Just over 10,000 Canadian children aged 0 to 18 were selected for the sample. Their parents/guardians, or in some instances themselves (older children living on their own), were contacted by telephone. They were asked a series of questions about the perceived importance of a postsecondary education, the educational aspirations parents have for their children, children's academic performance, and the financing strategies that were to be used to cover the costs of postsecondary education. For more information on the data collection strategy for this survey see the Methodology box at the end of this report.

Promoting postsecondary education

Parents strongly committed to their children's postsecondary education

A home environment that values and supports postsecondary education exposes the child to the consideration of, and the opportunities associated with, an education past high school. First results from SAEP 2002 indicate that Canadian parents of children aged 0 to 18 were strongly committed to their children's postsecondary future. This is reflected in a number of supportive attitudes and values expressed by parents and in the educational aspirations they held for their children.

A representative sample of all children between the ages of 0 to 18 was selected for the Survey of Approaches to Educational Planning, which was conducted in October of 2002. Of the 7.3 million children aged 0 to 18 in Canada at that time, 7.2 million (98.3%) had parents who indicated that they hoped their child would complete at least high school or some form of post-secondary education. The remaining 1.7% were children who would not be attending school or were expected to complete primary or junior school only (Table A-1).

This analysis targets only the population of children whose parental educational aspirations for them included high school completion (the normal requirement for postsecondary participation) or a higher level of educational attainment.

This first release from the SAEP survey looks exclusively at the postsecondary education planning activities of parents for the sub-sampled population of children. This represented over 90% of all the various planning activities identified in the survey. Other family members such as grandparents, aunts and uncles, or other non-family members, may also be involved in postsecondary planning activities for this population. At the time of the survey, about 8% of children had savings set aside for them by both parents and other persons, and about 6% had savings put aside by others only. The planning activities of persons other than the parent have not been included in the information contained in this first report.

Of the over 7 million children covered by this report, almost all (95%) had parents who believed that an education after high school was very important or important. The same proportion believed that getting good grades in school was also very important or important. Almost two-thirds of parents (64%) of children aged 13 to 18 engaged in discussions with the child about their educational future or career options on a regular basis (very often/often) – viewed by some as an important preparatory activity as children approach the postsecondary years (Table A-2).

Canadians reported high educational aspirations for their children. Of the children who were expected to complete at least high school, 7% had parents whose hopes for them rested at that level of education. The majority (67%) had parents whose educational aspirations included a university degree. An additional 15%

identified CEGEP or college completion, 2% a trade certificate and 9% stated either private, other or an unknown level of postsecondary education as their educational aspiration for their child (Table A-3). (See Appendix A for a brief description of the postsecondary education system in Canada).

Parents' educational plans for their children varied slightly according to the sex of the child. A slightly larger proportion of male children were expected to go no further than high school relative to female children (8% compared to 5%). At the same time more consideration was given to the trades for male children (3.5%) than for female children (1%*)[3]. On the other hand, a higher proportion of female children had parents who expressed the hope that they would complete a university degree (71%) than did male children (64%). Parental aspirations were similar for CEGEP/ college completions regardless of the sex of the child.

Parental hopes varied greatly according to parents' own level of educational experience. As parental levels of education increased so too did their educational aspirations for their children. Of the children with parents who had a high school education or less, 12% had parents who also hoped they would complete high school. More than half (55%) of the parents in this group wanted their children to complete university, while 22% wanted their child to complete a CEGEP or college diploma, 3% identified the trades and 8% stated private or other types of postsecondary. By contrast, when the child had parents who had completed university, only 2% of children had high school completion as the associated educational aspiration. A full 84% of children whose parents were university educated were expected to complete university. Only 6% of the children in this group had parents who aspired to CEGEP or college completion for them and 8% had parents who indicated other types of postsecondary education (Table A-4).

Parents' educational aspirations for their children were also mitigated by the child's age. The increased involvement with the education system as the child ages provides parents the opportunity to assess children's school performance, abilities and interests and adjust their educational aspirations accordingly. While almost three-quarters of children (74%) of preschool age (aged 0-5) had parents who hoped they would complete university, this dropped to 68% for those children at the elementary school level (aged 6 to 12), and 61% for those typically in the secondary system (aged 13 to 18). As parental university aspirations declined across these age groups there were accompanying increases in educational hopes that included trade certificates (from less than 1%* to 4%) and CEGEP or college diplomas (from 12% to 19%) (Table A-5).

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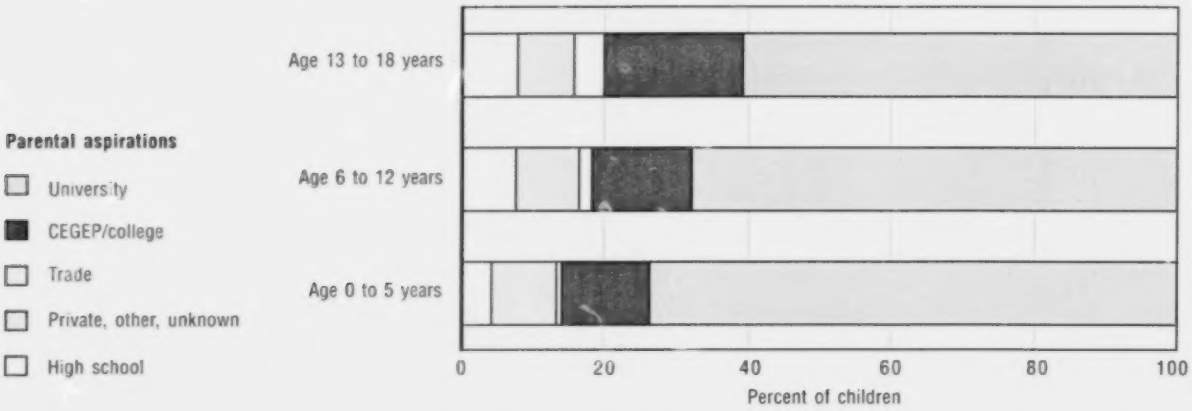
Figure 1

Parent's educational aspirations for their children, by age group



Children's grades and attitudes to school

Children were doing well at school, but almost half had parents who believed they could be doing better

Access to postsecondary education means not only meeting the academic requirements for admission to a postsecondary school, but also having positive attitudes towards schooling plus the ability to maintain good school work habits throughout the long educative process.

Eight in ten children had parents report that their child's grades were 70% or higher in 2002 (14% at 90 or above, 32% between 80 and 89, 36% between 70 and 79). Should their grades stay at these levels, the majority of children were doing well enough in 2002 to meet college or university admission requirements in the future (Table A-6).

Nine in ten children were perceived by parents to either like school (73%) or were neutral about school (16%) mirroring the overall positive attitudes parents had towards their children's continued education, as discussed earlier. Only 11% of children seemed to dislike school according to parents. Parental school performance expectations were high. The parents of only about half the children (53%) believed that their children were working to their full potential at school.

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Savings behaviours

The proportion of children with savings for postsecondary increased from 41% to 50% in three years

Most would agree that early financial planning for a postsecondary education is desirable and recent results from the Postsecondary Education Participation Survey (PEPS)[4] indicated that family members play an important role in meeting postsecondary costs. Over half (58%) of full-time postsecondary students interviewed in PEPS were using money (non-repayable) from family members to help cover their education costs.

According to SAEP, half the children who were expected to complete high school had parents who were already putting money aside for their postsecondary education (current savers). An additional 30% had parents who intended to start saving in the future (future savers), and the remaining 19% of these children had parents who were not, and did not plan to save for postsecondary (non-savers) (Table A-1).

These figures show an increase in the proportion of children with parents who were already saving when compared to results from the 1999 cycle of SAEP. In 1999, 41% of children had parents who were already saving, 31% of the parents intended to start saving in the future and 28% of the parents were not, and would not save.

The nine percentage point decline in non-savers between 1999 and 2002 translated into an increase in the proportion of current savers, while the proportion of future savers remained stable over the period. About one in five savers in 2002 had started saving after 1999.

Parental beliefs about education linked to saving behaviours

About half of the children whose parents believed an education after high school was important already had savings put aside for them in 2002. An additional 31% expected to save in the future. Only 19% of children whose parents believed that an education after high school was very important or important had parents who were non-savers. This contrasts with children whose parents believed that an education after high school was only somewhat or not important. In this group 35% had savings set aside for them by parents, while 28% had parents who intended to save in the future. More than a third (37%) of the children from this group had parents who were non-savers.

The same pattern holds true with parents' beliefs in the importance of good grades. Only about 19% of children whose parents believed in good grades would not have savings set aside by the time they became eligible for postsecondary

enrolment. This rose to 27% of children whose parents felt that good grades were only somewhat or not important. (Table A-2)

Whether a parent was a current, future or non-saver was closely tied to the parents' educational aspirations for their child. As the desired level of education for the child moved from high school, through trade, CEGEP/college and university, the proportion of children with parents who were current savers increased. About 29% of children with parents who wanted them to complete high school had parents who were current savers. This almost doubled, to 56%, when parents saw university in their child's future (Table A-3).

While three in ten children with parents who stated high school as the education goal were being saved for at the time of the survey an additional three in ten children in this category had parents who intended to start saving in the future. This seems to indicate that many parents are uncertain about their child's postsecondary future and are saving, or intending to save, in case the child does continue on to postsecondary.

Parental savings behaviours strongly tied to the child's age

In general, parents' saving status was similar for male and female children, with one exception. When the educational aspiration for male children was high school completion, about 32% of parents were already saving and about 39% did not have current savings, nor did they plan to save in the future (non-savers). On the other hand, under the same conditions for female children, 26% had parents who were currently saving and 45% had parents who were non-savers (Table A-3).

Significant differences in parent's saving status were evident across the preschool, elementary and secondary age groups of the children. While one might expect that the proportion of children with parents who were non-savers would decline as the child approached postsecondary enrolment age, just the opposite was true. In fact, for each subsequent increase in age category, the proportion of children with parents who were non-savers doubled (8% non-savers for children aged 0 to 5, 15% for those aged 6 to 12, and 33% for those aged 13 to 18) (Table A-5).

These increases in the non-saver category by age group were off-set by decreases in the proportion of children with parents who were intending to save in the future. About 40% of children aged 0 to 5 had parents who intended to start saving in the future according to the survey. This proportion dropped by more than half, to 19% for children aged 13 to 18. It appears that parents who intend to start saving in the future may just run out of time.

As a consequence, about 40% of 13 to 18 year olds whose parents wanted them to complete college and 25% of children whose parents wanted them to complete university would not have any savings set aside for them by the time they became eligible for postsecondary enrolment.

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Children who were performing well in school were more likely to have savings

The proportion of children with parents who were current savers declined both as the child's grades dropped and as the child's attitudes towards school became more negative.

Almost six in ten children whose reported grades were 90% or higher had parents who were already saving for their postsecondary education. This compares to three in ten for children whose grades were below 60%. This pattern is repeated when examining parents' saving status by children's attitudes to school. More than half (52%) of the children who liked school had parents who were current savers, while only 37% of the children who disliked school had parents who were saving (Table A-6).

Parental perceptions of whether or not their child was working to their full potential appeared to make a smaller, although still significant difference, to parental savings behaviours. About 51% of children perceived to be working to their full potential had parents who were current savers, compared to 48% for children perceived to be underperforming.

It is noteworthy that 42% of children with reported grades between 60 and 69, 29% of children whose grades were below 60, 37% of children who did not like school, and 48% of children perceived by parents not to be working to their full potential, nevertheless had savings already set aside for a postsecondary education.

Savings behaviours vary on a number of demographic and family characteristics

Parents' savings status varied across provinces. Saskatchewan and Manitoba had the highest proportion of children whose parents were current savers (59% and 56%, relative to 50% for Canada overall). Quebec had the lowest proportion of children with parents who were saving (40%), perhaps related to the relatively lower costs of attending CEGEP schools in Quebec. Prince Edward Island was also below the Canadian average in proportion of current savers (45%), and had the highest proportion of non-savers (24%) outside of Quebec (Table A-7).

Higher income[5] groups had the highest share of current savers. Almost 7 in ten children (68%) living in households with incomes of $85,000 or more were currently being saved for at the time of the survey. This dropped steadily as income levels decreased. Nevertheless, more than a quarter (26%) of children living in households where the household income was less than $25,000 had parents who were current savers. And almost half the children in this lowest income group (45%) had parents who intended to start saving in the future.

With income levels tied closely to levels of educational attainment it is not surprising to find that children in households where at least one parent was university educated had the highest proportion of parents who were currently saving (63%). However, 37% of children whose parents had only a high school education also had savings already set aside for them.

The number of parents working seemed to matter more to the ability to save than whether the child was from a single parent or a two parent family. Children in two parent families where both parents were working were the most likely to have savings set aside (58%). Children from two parent families with only one parent working, and single parent working families, were below the Canadian average of parents who were current savers, at 47% and 41% respectively. Children between the ages of 0 and 18 in non-standard living arrangements (parent(s) not working or older children living on their own) were well below the Canadian average in proportion with parents who were saving (30%).

A PROFILE OF CURRENT, FUTURE AND NON-SAVERS

The selection criteria for the SAEP survey population, that is households with children between the ages of 0 and 18 years, had an important impact on the comparative profiles of current, future and non-savers. For example, the majority of children, overall, lived in two parent families, and the majority of children in current saver, future saver and non-saver categories also lived in two parent families. In 2002, most children lived in households with 2 children, as was the case in each of the saving status profiles. The specifications of the selection criteria for the survey resulted in comparative profiles that were more similar than dissimilar with some notable exceptions.

A greater share of current savers came from Ontario (43%) than might be expected from the general population distribution (40%). On the other hand, a greater share of non-savers lived in Québec (33%) than would be expected from the general distribution (22%). The postsecondary CEGEP system in Québec, with its relatively lower costs, is likely a contributing factor to these differences (Table A-8).

While children who lived in households with incomes of less than $25,000 were under represented in the current saver category (10% relative to 18.5% in the general population) they were over-represented in both the future saver (28%) and non-saver categories (27%). On the other hand, children from homes with incomes of $85,000 or more represented a higher share of the current saver category (31%) than in the population as a whole (23%).

Children with parents who had a high school education or less formed a larger share of both the future (36%) and non-saver categories (38%) relative to their share in the overall population (29%). Children with parents who had a university degree were over-represented in the current saver category (39% compared to 32% in the total population).

Children who lived in households where the parent was not a homeowner (presumably parents were renting), were greatly under-represented in the current saver group (17%) when compared to their proportion in the total population (27%). They were over-represented in the future saver category (41%).

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Saving strategies

About 80% of children aged 0 to 18 had parents who were either already saving or were intending to start saving in the future. These parents were asked a series of questions about their saving strategies. Parents were using, or intended to use, a variety of methods to save for their children's postsecondary education, most indicating at least two methods. Overall, placing savings with a banking institution - either in an account in the child's name, (54%), or in term deposits, GICs and the like, (33%) - was the most often cited method by current and future savers. Registered Education Savings Plans (RESP) were popular with just over half (52%) of all parents who were saving or intended to start saving in the future. Funds placed in RESPs attract a contribution made by the federal government through the Canada Education Savings Grant program, while those placed in bank savings do not attract this contribution[6] (Table A-9).

About one in ten children with parents who were current savers and one in five with parents as future savers had parents who stated that Registered Retirement Savings Plans were or would be used as a saving method (Table A-9).

Overall, parents of more than half (56%) of the children with current or future savings indicated that they believed some adjustment to personal spending was necessary in order to save for their child's postsecondary schooling. This perception varied considerably by parents' saving status. When savings were currently being made, about four in ten (43%) children had parents who felt that they needed to adjust spending habits in order to save. This leapt to almost eight in ten (79%) in cases where the parents were future savers. It may be that parents who were currently saving had already adjusted their finances, or it may be that the anticipation of saving appears more burdensome than the reality (Table A-10).

Financial planning (other than savings)

A number of other sources are expected to contribute to postsecondary education costs

The SAEP survey asked future and non-savers why they had not yet started to save or were not going to save. About six in ten future savers and non-savers gave "no disposable income" or "insufficient money" as a reason for not yet or never saving (Table A-11).

Yet, putting savings aside is not the only financial planning activity that can be pursued. Both parents and children can contribute to the costs of postsecondary in ways other than through parental savings, for example through children's earnings from work, student loans, parents providing room and board, and so forth. In fact, 98% of children aged 13 to 18 had parents that identified financing strategies that were outside of parental savings. Of the 2% who did not have alternative financial strategies, about one-third already had parental savings set aside for their postsecondary education. This left just over 1% of the 13 to 18 year old population with no current savings, no intended savings, and no other financing strategies in place.

A look at the mix of alternative financing methods reveals the complexity of creating a postsecondary financial plan. Overall, the parents of 86% of children aged 13 to 18 stated that they would contribute to postsecondary costs in ways other than from personal savings (Table A-12).

About eight in ten children (84%) had parents who said they would draw on parental earnings at the time to help pay for postsecondary. Just over seven in ten children (71%) had parents who reported that they would continue to provide room and board in order to reduce postsecondary costs. Over a quarter of children (28%) had parents who were prepared to take out personal loans (in the parent's name) in order to help finance their child's postsecondary studies (Table A-13).

Various means of meeting postsecondary costs were more child-oriented. Of the 2 million children in this age group, 90% were expected by parents to contribute to their own postsecondary education costs. Almost 80% were expected to work and save before starting their postsecondary education. Two-thirds were expected to work during postsecondary and it was believed that about 8% might have to interrupt their postsecondary studies to work.

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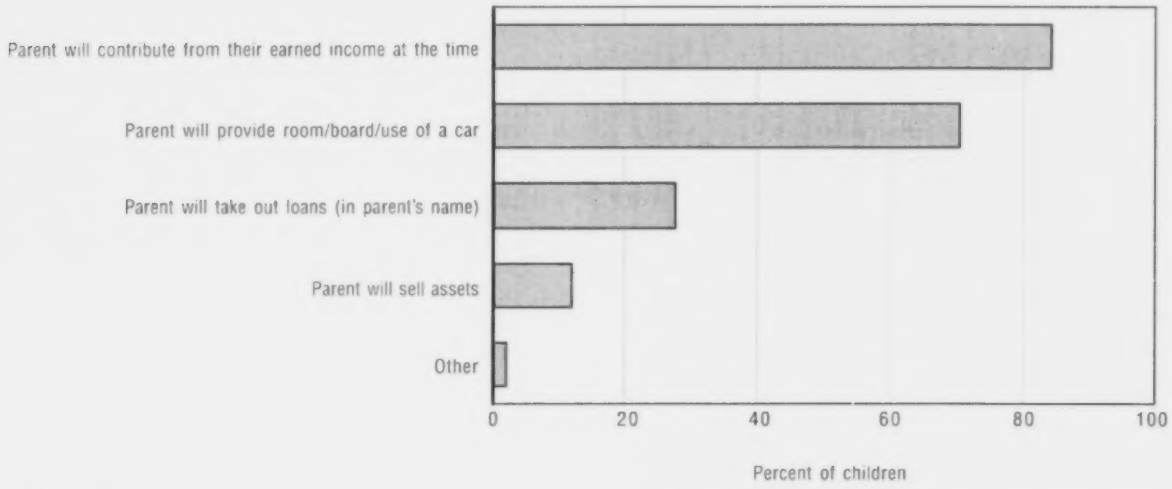
Figure 2

Other methods (besides savings) parents plan to use to meet their child's postsecondary education costs



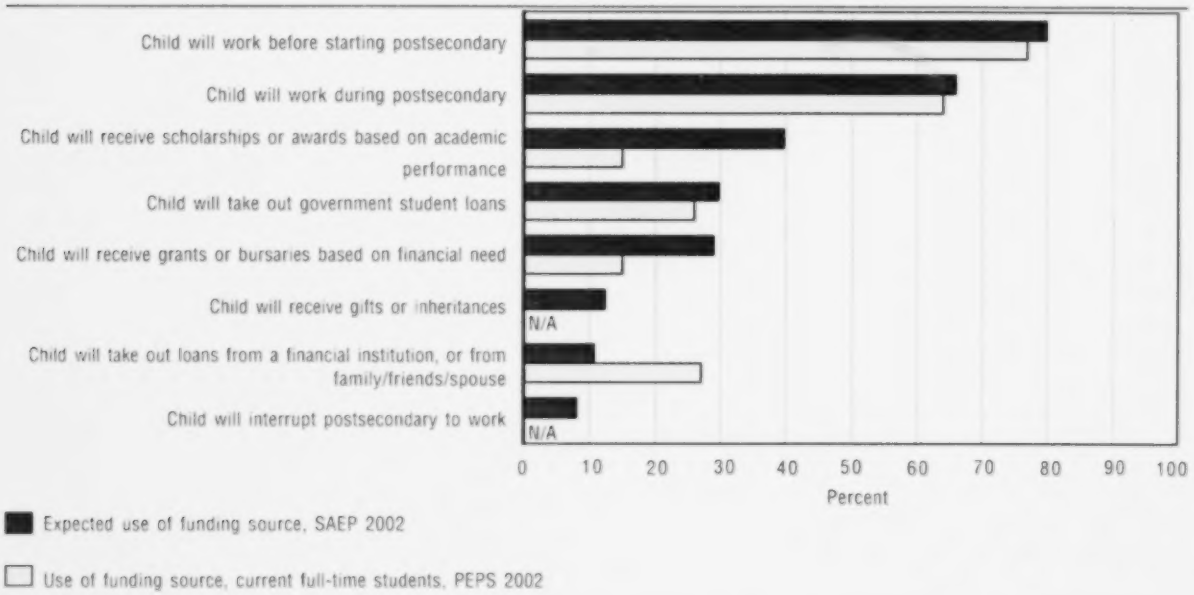
There were considerable levels of anticipated use of financial resources outside the family as well. About a third of this 13 to 18 year old group (29%) was expected to receive grants or bursaries based on financial need. Four in ten children were expected to receive scholarships or awards based on academic performance. Government student loans were expected to be used by 30% of 13-18 year olds who continued on to postsecondary and about 11% were expected to take out repayable loans from financial institutions or family and friends (Table A-13).

Results from the 2002 PEPS survey allow one to see how reasonable these parental financing expectations may be. PEPS asked full-time postsecondary students aged 18 to 24 to provide information on what sources they were using to fund their current academic year. Just over three-quarters of the PEPS population had worked before starting postsecondary and were using savings from past earnings to fund their current studies. About two-thirds (64%) were, in fact, working during their current academic year. Just over one-quarter of PEPS respondents (26%) had received a government student loan for the current year. These figures were very close to SAEP figures for each of these funding sources, although it must be remembered that SAEP looks at financing strategies over an entire program of postsecondary studies while PEPS looks at strategies used for a current academic year only. The use of particular financial resources may vary across the postsecondary program years (Figure 3).

The financing strategies used by PEPS respondents to fund their current academic year were substantially different from those expected to be used by children in SAEP in three important areas. Only 15% of PEPS respondents had received grants or bursaries based on financial need (or about half the 29% figure in SAEP). About the same proportion of PEPS respondents had received scholarships or awards based on academic performance, compared to the expected 40% in SAEP. The only identified financing strategy that had a lower expected usage in SAEP than was being experienced by current students in PEPS, was in the area of repayable loans from family, friends or financial institutions (11% and 27% respectively).

Figure 3

Other methods children are expected to use, or are using, to finance postsecondary education, SAEP 2002, PEPS 2002



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Amounts saved to 2002 and contribution patterns

$32 billion set aside for postsecondary education

In total, parent current savers had accumulated $32 billion dollars for their children's postsecondary education by 2002. This is almost double the $17 billion that had been accumulated for children aged 0 to 18 in the 1999 cycle of SAEP (Table A-14). The median amount saved to date in 2002 was $5,000. This compares to a median amount saved in 1999 of $3,500[7].

Of the estimated $32 billion dollars saved by 2002, $11 billion had been placed in RESPs and about $20 billion was held in other types of savings. Although fewer children had parents who were contributing to RESPs than to other types of savings, the median amount saved to date in RESPs was higher at $4,000 than the median amount saved to date in other types of savings ($3,000).

Parent current savers provided information on the contributions they had made to savings for the previous calendar year (2001). For current savers as a group, the total median amount contributed in 2001 was $840. Again the disparity in level of contribution was notable between RESPs and other types of savings. The median amount contributed to RESPs in 2001 was $1,000 while the median amount contributed to other savings was $500[8]. Although making greater contributions to RESP plans maximizes the return from the Canada Education Savings Grant program, a median amount of $1,000 is only half of the $2,000 maximum annual contribution that attracts CESG grants.

Variations in amounts saved to date and contribution patterns

Saskatchewan, with the highest proportion of children who were being saved for, also had the highest median amount saved to date at $5,900. Current savers in New Brunswick had the lowest median amount saved to date at $2,900. All savers regardless of province preferred to use savings strategies outside of RESP plans. However, when RESP plans were used, in all provinces the median amount saved to date in RESPs was greater than in other savings. As well, the median amount contributed to RESPs in 2001 was also greater than the median amount contributed to other savings in all provinces except Newfoundland and Labrador (Table A-15).

With more saving years behind them, children aged 13 to 18 had parents that had saved the highest median dollar amount to date ($7,900). This compares to $4,900 for children aged 6 to 12 years and $2,000 for preschool-aged children. The use of RESPs was far more popular with parents of children in the two youngest age groups. While only 46% of children aged 13 to 18 had parent current savers who used RESPs, this increased to 55% for children aged 6 to 12 years, and 60%

for children aged 0 to 5 years. Although the proportion of children with parents using RESPs changed across the three age groups, the dollar amounts contributed to RESPs in 2001 were consistently higher than the amounts contributed to other savings for each of the three age groups (Table A-16).

Not surprisingly, children whose parents had identified high school as the educational goal for their children had the lowest median dollars saved to date at $2,990*. Median savings were highest when the parental educational hopes for the child included a university degree at $4,960. Interesting patterns were evident in the RESP- other savings preferences according to educational aspirations. About 93% of children expected to complete high school only had savings outside of RESPs, while about 76% of those expected to complete university had savings outside of RESPs. On the other hand, only 26% of children expected to complete high school had RESP savings, while 58% of those expected to complete university had RESP savings.

Household income was linked to the amount of money saved to date by current savers, the savings strategies used, and the contributions to savings made in 2001. Children in households where the income was less than $25,000 had a median amount of $2,400 saved to date by 2002. This almost tripled for the highest income group where the median amount saved to date was $7,000. A much higher proportion of children living in high income households had parents who were using RESP plans to save, (61%) relative to children living in low income households (42%).

The median amount contributed in 2001 was almost three times higher for households in the highest income bracket relative to those in the lowest income bracket. Parent savers in households with incomes of less than $25,000 made a median contribution of $590 in 2001, while those living in households with $85,000 or more in income contributed about $1,400.

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Amounts expected to have saved for postsecondary education

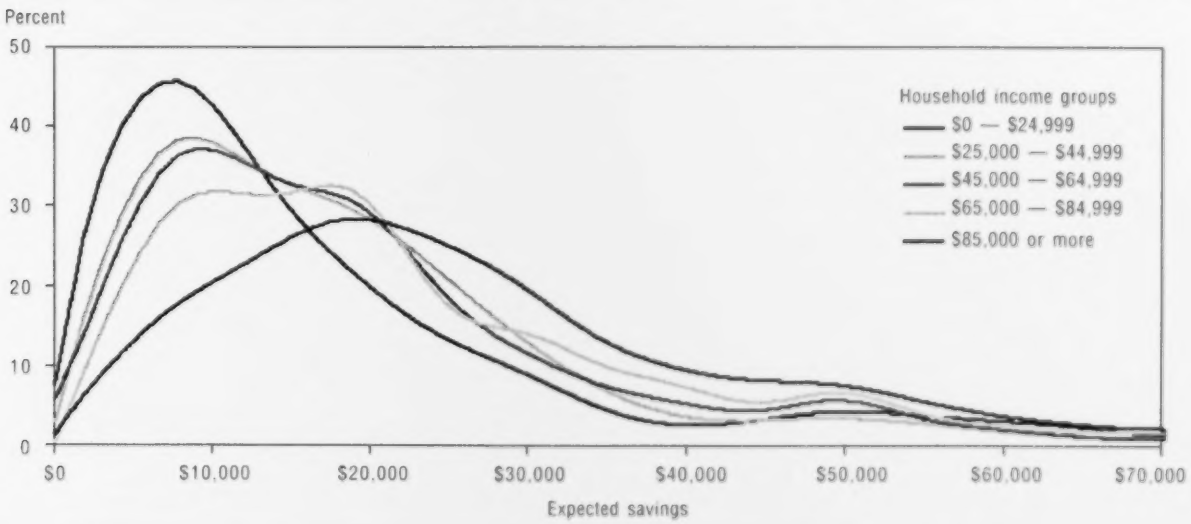
As noted earlier, income was related to both the likelihood that parents intended to save any money for their children's education and whether or not they were currently saving. It is not surprising, therefore, that income was also related to the amount that parents expected to have saved by the time their children became eligible for postsecondary enrolment.

Figure 4 compares several distributions describing how much money parents who were currently saving expected to save for their children's postsecondary education. Each of the five different lines represents a different group of household income. Although the majority of the values (indicated by the high peaks) were between $5,000 and $25,000, the distributions indicate a great deal of variability in the expectations of parents.

For all income groups except the two highest, parents were most likely to expect around $10,000 in educational savings. Using education costs estimated from the Post-secondary Education Participation Survey, 2002 (PEPS)[9], this equates to approximately 1 year of postsecondary education. However, very few parents in the lowest income category expected to save more than this amount. The steepness of the single peak for this group indicates that parents in the lowest income group tended to be very similar in their expectations of savings.

Figure 4

Expected savings for children's postsecondary education, by household income (parent current savers)



A *density function*, or *distribution*, illustrates where members of a population tend to be concentrated. Peaks and valleys in the curves indicate areas of higher and lower concentration, respectively. A tall, narrow peak indicates that people tend to be tightly clustered around a single value, while a low, wide peak indicates that people tend to be less similar and are spread out over a wider range of values. Often a distribution will have more than one peak, suggesting that people tend to cluster around more than one value. The closer a curve is to zero for a particular income value, the less likely members of the population are to be around that value.

For this graph, the horizontal axis describes expected savings amounts in increments of $10,000, and the vertical axis describes the percentage of cases that fall around each $10,000 multiple for each household income group. For example, the height of the curve for the highest income group in the $20,000 region, is approximately 25%. This suggests that roughly a quarter of parent current savers for children in the highest household income group expect savings of around $20,000. The total area between each curve and the horizontal axis is the same for all curves. This represents 100% of the children with parents who are current savers for each income group. Approximately 5% of the children in each household income group had parents reporting expected savings between $70,000 and $500,000, which is to the right of the range depicted in this graph.

Because the area beneath each curve is the same, comparing the heights of two curves is a simple way to compare how members of different groups are distributed. For example, if the height of one curve is twice the height of another curve at the value of $10,000, the comparison suggests that the first group has twice the percentage of people at $10,000 than the second group. However, one would expect that the second group was, in turn, more likely than the first group to have some other value. Typically, when two groups are different it is because low values are more likely to occur in one group and higher values are more likely to occur in the other group.

Not surprisingly, as household income increased, parents expected to save increasingly higher amounts. While parents of children in the next two income groups ($25,000-$64,999) also tended to be concentrated around $10,000, about one in four children had parents who expected to save around $20,000, or the equivalent of two years of postsecondary education.

However, the differences in savings expectations were not proportional to the increases in income across the three lowest income groups. Although the maximum household income level shifted by $40,000 for these three income groups, parents were still most likely to expect around $10,000 in savings. Few parents in any of the three lowest household income groups expected to save more than around $20,000.

Children from the two highest income groups also had many parents expecting savings around $10,000. Nonetheless, the most likely savings for children living at the higher income levels was around $20,000.

There was a greater tendency for parents of children living at the highest income level to expect savings around $30,000. However, even at the highest income level, parents of two-thirds of the children still expected to save less than $30,000. It appears that parents who were saving, even those at the highest income levels, did not expect to save much more than the equivalent of two years of postsecondary costs.

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Interestingly, in each of the five income groups, there was a noticeable percentage of parents who expected to save around $50,000. The percentage ranged from approximately 2% to 7% between income groups and, except for the two highest income groups, was larger than the percentage expecting to save around $40,000. The presence of this small sub-population implies that, regardless of income, there are some parents who expect to have sufficient savings to pay for the equivalent of at least an undergraduate university degree.

Conclusion

The 2002 Survey of Approaches to Educational Planning collected information on three important elements of the long-term postsecondary planning process: a context that supports and promotes postsecondary education, the child's academic abilities and attitudes to school, and saving and financial planning.

According to SAEP, the vast majority of children (95%) who were expected to complete at least high school had parents who believed that good grades and a postsecondary education were important. Parental educational aspirations for their children were high. Of the 7.2 million children who were expected to complete at least high school, 93% had parents who saw them completing either a trade, college, university or other type of postsecondary education. Parental educational aspirations varied according to the child's age. For children aged 0 to 5 years, 74% were expected to complete a university degree. This figure fell to 68% of children aged 6 to 12 years of age and 61% of children between the ages of 13 to 18. Parents appear to adjust their educational aspirations as their children move through elementary/secondary school, perhaps as parents become more attuned to their children's academic interests and abilities.

SAEP indicated that 82% of children in grade one or higher had reported grades of 70% or more, high enough to meet many postsecondary admission requirements should the grades stay at that level throughout the child's elementary and secondary years. Seven in ten children (73%) in grade one or higher were perceived by their parents to like school, an attitude that may influence participation and persistence in postsecondary.

Savings and financial planning activities were varied and complex. Half of the children who were expected to complete at least high school had parents who had already set funds aside for the child's postsecondary education, up from 41% in 1999. An additional 30% had parents who intended to start saving in the future. The remaining 19% would not have access to parental savings when they became eligible for postsecondary enrolment. Parents who had not yet started to save, or did not intend to save, most frequently gave lack of money as the reason for not saving.

Survey results highlighted the important role played by parental beliefs about postsecondary and the child's academic performance in parental saving behaviours. When parents believed that an education after high school was important, 52% of children already had savings at the time of the survey. When parents were less supportive of a postsecondary education, only 34% of children had savings set aside. About 57% of children with grades of 90% or higher had parents who were currently saving. This fell to 29% for children with grades below 60.

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Eighty-six percent of children aged 13 to 18 had parents who would be contributing to the costs of postsecondary in ways other than from savings, including using parental earnings at the time, providing room and board or taking out loans (in the parent's name). Nine in ten children aged 13 to 18 were expected to make a contribution to their postsecondary costs themselves, either through working or through grants, scholarships or bank and student loans. Between the various combinations of parental savings and other financing strategies, only about 1% of children aged 13 to 18 had no savings or financial plans in place for a postsecondary education.

A comparison between the expected use of particular financing strategies by parents of 13 to 18 year old children in the SAEP population, to the use of these strategies by 18 to 24 year old full-time postsecondary students in the Postsecondary Education Participation Survey (PEPS) highlighted substantial differences in three important areas. While about 29% of children in SAEP had parents who expected them to receive grants or bursaries based on financial need, only 15% of PEPS respondents had received grants or bursaries to fund their current academic year. About four in ten children in SAEP had parents who believed they would receive scholarships or awards based on academic performance, while about 15% of PEPS respondents had received this type of funding for their current postsecondary costs. The only identified financing strategy that had a lower expected usage in SAEP than was being experienced by current students in PEPS, was in the area of loans from family, friends or financial institutions (11% and 27% respectively).

By October 2002, children between the ages of 0 to 18 had an estimated $32 billion already set aside by their parents for their future postsecondary schooling. This was almost double the $17 billion that had been saved for children between the ages of 0 to 18 in the 1999 cycle of SAEP.

The amounts saved to date by parents varied on several factors including the child's age and the household income level. The median amount saved by October 2002 for children aged 0 to 5 years was $2,000, for children aged 6 to 12 years it was $5,000, and for those aged 13 to 18 years it was $7,000. The amounts saved nearly tripled between the lowest income group ($2,400 saved) and the highest income group ($7,000 saved).

Parent current savers were asked to estimate how much would be saved by the time their child became eligible for postsecondary enrolment. The majority of children in this group had parents that hoped to have set aside the equivalent of two years or less of postsecondary costs (about $20,000 or less). Those living in households with incomes under $25,000 were most likely to expect about one year of costs to be put aside by the time postsecondary began. On the other hand, expected savings for children living in households at the highest income levels were equal to about two years of postsecondary schooling (about$20,000). Few children had parents who anticipated being able to set aside enough money to be able to cover the costs of a four year undergraduate degree.

These first results from SAEP demonstrate that the long-term postsecondary preparatory process is complex and that a number of inter-related factors influence parents' educational aspirations for their children, saving behaviours and financing strategies. Further analysis of the SAEP data will broaden our understanding of the relative importance of the factors influencing the postsecondary planning process.

Methodology

The Survey of Approaches to Educational Planning (SAEP) targeted the population aged 0 to 18 living in the 10 provinces in Canada. Excluded from the survey were residents of the Yukon, the Northwest Territories, Nunavut, persons living on Indian Reserves, full-time members of the armed forces and residents of institutions. In October 2002 , the estimated target population for SAEP was 7,290,013 children.

The survey was undertaken as a supplement to the Labour Force Survey (LFS) by sampling one child per household from the five live LFS rotation groups in October 2002. The survey was conducted in October and November 2002 by computer-assisted telephone interview. A total of 10,788 households participated in the survey from the 15,089 households with selected children , for a global response rate of 71.5%. We collected information on 10,788 children which corresponds to approximately 0.15% of all children aged 0 to 18 living in Canada in 2002. The SAEP sample size allows for relatively detailed estimates at the national level as well as at the provincial level. However, only limited analysis is possible for provinces with smaller populations.

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Tables

Table A-1

Population aged 0 to 18 expected to complete at least high school by parents' saving status, SAEP 2002 and SAEP 1999

	Total		Parents' saving status					
			Total	Child's parent is a current saver		Child's parent is a future saver		Child's parent is a non-saver	
	Weighted number	%	%	Weighted number	%	Weighted number	%	Weighted number	%
SAEP 2002									
Total population aged 0 to 18	**7,290,013**								
Population aged 0 to 18 whose parents hoped they would complete at least high school	**7,164,562**	**98.3**	**100**	3,607,732	**50.4**	2,175,878	**30.4**	1,380,953	**19.3**
SAEP 1999									
Total population aged 0 to 18 in 2002	**7,389,334**								
Population aged 0 to 18 whose parents hoped they would complete at least high school	**7,361,895**	**99.6** [1]	**100**	3,001,134	**40.8**	2,257,112	**30.7**	2,103,649	**28.6**

1. In 1999 SAEP, it was not possible to separate children who were expected to complete junior high school only from children who were expected to complete a high school diploma, nor was there an indicator for children who would never attend school. Therefore the figure for 1999 in this table is slightly inflated. In 2002 this group represented about 0.4% of the population of children aged 0-18.

Source: *Survey of Approaches to Educational Planning, 2002.*

Table A-2

Parents' education related beliefs and behaviours, by parents' saving status

		Parents' saving status			
	Total	Total %	Child's parent is a current saver	Child's parent is a future saver	Child's parent is a non-saver
Parents' belief about the importance of education after high school, for children aged 3 to 18					
Total					
Weighted number	**7,029,543**	**100**	**50.7**	**30.6**	**18.6**
	100%				
Very important/Important	95.3	**100**	51.5	30.8	17.6
Somewhat or Not important	4.7	**100**	34.7	28.0	37.3
Parents' belief in the importance of good grades, for children aged 0 to 18					
Total[1]					
Weighted number	**7,136,445**	**100**	**50.4**	**30.5**	**19.1**
	100%				
Very important/Important	95.0	**100**	50.7	30.6	18.7
Somewhat or Not important	5.0	**100**	44.8	28.0	27.2
Parents discuss future education or career options with the child, for children aged 13 to 18					
Total[1]					
Weighted number	**2,425,608**	**100**	**48.5**	**18.7**	**32.8**
	100%				
Very often/Often	63.7	**100**	49.0	19.6	31.4
Sometimes/Never	36.3	**100**	47.6	17.1	35.3

1. Total counts in this table vary from the counts shown elsewhere for the same age groups as a result of question non-response. This amounted to less than 1% of eligible respondents to the questions covered by this table.

Source: *Survey of Approaches to Educational Planning, 2002.*

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Table A-3

Educational hopes for the child, by sex of child and parents' saving status

Educational hopes for children aged 0 to 18 and expected to complete at least high school	Total	Parents' saving status			
		Total %	Child's parent is a current saver	Child's parent is a future saver	Child's parent is a non-saver
Both sexes					
Total					
Weighted number	**7,164,562**	**100**	**50.4**	**30.4**	**19.3**
	100%				
High school	6.7	**100**	29.4	29.4	41.2
Trade	2.3	**100**	35.3	20.9*	43.8
CEGEP/college	15.4	**100**	39.7	32.7	27.5
University	67.0	**100**	55.5	30.4	14.1
Private, other, unknown	8.6	**100**	49.2	29.6	21.3
Males					
Total					
Weighted number	**3,663,864**	**100**	**49.8**	**30.6**	**19.6**
	100%				
High school	8.0	**100**	31.8	29.3	38.9
Trade	3.5	**100**	36.8	19.8*	43.4
CEGEP/college	15.8	**100**	40.6	33.4	26.0
University	63.5	**100**	55.0	31.1	13.9
Private, other, unknown	9.2	**100**	50.2	27.9	21.9
Females					
Total					
Weighted number	**3,500,699**	**100**	**50.9**	**30.1**	**18.9**
	100%				
High school	5.3	**100**	25.7	29.5	44.8
Trade	1.0*	**100**	30.2*	24.6**	45.1*
CEGEP/college	15.0	**100**	38.8	31.9	29.3
University	70.7	**100**	56.0	29.7	14.3
Private, other, unknown	8.0	**100**	48.0	31.5	20.5

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.
** Numbers marked with this symbol have a coefficient of variation between 25% and 33.3% and are very unreliable.
Source: *Survey of Approaches to Educational Planning, 2002.*

Table A-4

Educational hopes for the child, by highest level of educational attainment of parent(s)

Educational hopes for children aged 0 to 18 and expected to complete at least high school	Total	Highest level of educational attainment of parent(s)				
		High school or less	Trade	CEGEP/ college	University	Not stated
Total						
Weighted number	**7,164,562**	**2,065,900**	**888,986**	**1,746,535**	**2,263,916**	**199,224**
	100%	**100%**	**100%**	**100%**	**100%**	**100%**
High school	6.7	11.9	10.3	4.9	1.8*	8.4**
Trade	2.3	3.1	3.6*	2.3	0.9*	3.3**
CEGEP/college	15.4	21.5	23.0	16.9	5.6	15.1*
University	67.0	55.1	53.6	66.4	83.7	65.0
Private, other, unknown	8.6	8.3	9.4	9.5	7.9	8.3*

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.
** Numbers marked with this symbol have a coefficient of variation between 25% and 33.3% and are very unreliable.
Source: *Survey of Approaches to Educational Planning, 2002.*

Table A-5

Educational hopes for the child by child's age and parents' saving status

	Total	Total %	Parents' saving status: Child's parent is a current saver	Child's parent is a future saver	Child's parent is a non-saver
Population aged 0 to 18 and expected to complete at least high school					
Total					
Weighted number	**7,164,562**	**100**	**50.4**	**30.4**	**19.3**
Educational hopes for population aged 0 to 5 and expected to complete at least high school					
Total					
Weighted number	**2,010,572**	**100**	**52.5**	**39.5**	**8.0**
	100%				
High school	4.1	**100**	34.1	47.0	18.9*
Trade	0.7*	**100**	39.5**	45.6*	F
CEGEP/college	12.2	**100**	43.6	43.3	13.0*
University	73.8	**100**	56.3	38.2	5.5
Private, other, unknown	9.3	**100**	43.0	41.0	16.0**
Educational hopes for population aged 6 to 12 and expected to complete at least high school					
Total					
Weighted number	**2,722,990**	**100**	**50.5**	**34.0**	**15.5**
	100%				
High school	7.7	**100**	32.2	34.4	33.4
Trade	1.7*	**100**	28.3**	33.9**	37.8*
CEGEP/college	14.1	**100**	36.4	41.5	22.0
University	67.7	**100**	55.0	33.0	12.0
Private, other, unknown	8.8	**100**	58.6	29.6	11.7*
Educational hopes for population aged 13 to 18 and expected to complete at least high school					
Total					
Weighted number	**2,431,001**	**100**	**48.5**	**18.7**	**32.8**
	100%				
High school	7.7	**100**	24.3	16.1	59.6
Trade	4.2	**100**	37.9	11.6**	50.5
CEGEP/college	19.5	**100**	40.4	20.1	39.5
University	60.6	**100**	55.5	19.1	25.4
Private, other, unknown	7.9	**100**	43.5	18.5	38.1

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.
** Numbers marked with this symbol have a coefficient of variation between 25% and 33.3% and are very unreliable.
F Too unreliable to be published.
Source: *Survey of Approaches to Educational Planning, 2002.*

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Table A-6

Child's grades and school related behaviours by parents' saving status

		Parents' saving status			
	Total	Total %	Child's parent is a current saver	Child's parent is a future saver	Child's parent is a non-saver
Population aged 0 to 18 and expected to complete at least high school					
Total					
Weighted number	**7,164,562**	**100**	**50.4**	**30.4**	**19.3**
Child's grades, for children in grade one or higher					
Total[1]					
Weighted number	**4,688,315**				
	100%				
90-100%	14.3	**100**	57.0	23.1	19.9
80-89%	31.7	**100**	55.3	25.3	19.4
70-79%	36.2	**100**	47.3	26.6	26.0
60-69%	13.9	**100**	41.6	29.5	29.0
Below 60%	3.9	**100**	29.3	23.7	47.0
Child's attitudes to school, for children in grade one or higher					
Total[1]					
Weighted number	**4,766,911**				
	100%				
Likes school	73.2	**100**	52.1	26.0	21.9
Neither likes nor dislikes school	15.6	**100**	46.8	24.5	28.7
Dislikes school	11.1	**100**	37.3	28.0	34.7
Parents believe child is working to their full potential in school, for children in grade one or higher					
Total[1]					
Weighted number	**4,728,907**				
	100%				
Yes	53.1	**100**	51.3	25.9	22.8
No	46.9	**100**	47.7	25.9	26.3

1. The differences in weighted counts for children in grade one or higher is a result of question non-response. This amounted to 2% or less of eligible respondents for each question covered by this table.

Source: *Survey of Approaches to Educational Planning, 2002.*

Table A-7

Variation in saving behaviours by demographic and family characteristics

		Parents' saving status			
	Total	**Total %**	Child's parent is a current saver	Child's parent is a future saver	Child's parent is a non-saver
Population aged 0 to 18 and expected to complete at least high school **Total** **Weighted number**	**7,164,562**	**100**	**50.4**	**30.4**	**19.3**
Province **Weighted number**	**7,164,562** **100%**				
Nfld.Lab.	1.6	**100**	53.3	27.4	19.4
P.E.I.	0.5	**100**	45.0	30.7	24.3
N.S.	2.9	**100**	52.0	29.1	18.9
N.B.	2.3	**100**	51.7	27.2	21.0
Que.	22.4	**100**	40.5	30.8	28.7
Ont.	40.1	**100**	54.0	31.1	14.9
Man.	3.7	**100**	55.8	25.5	18.7
Sask.	3.4	**100**	58.7	24.4	16.9
Alta.	10.6	**100**	52.5	30.0	17.5
B.C.	12.5	**100**	49.7	31.9	18.3
Household income **Weighted number**	**7,164,562** **100%**				
<25,000	18.5	**100**	26.4	45.4	28.3
$25,000-$44,999	21.4	**100**	43.4	34.9	21.8
$45,000-64,999	21.1	**100**	49.8	30.8	19.3
$65,000-$84,999	16.0	**100**	62.1	22.9	15.0
$85,000 or more	22.9	**100**	68.5	18.9	12.7
Highest level of education of parent(s) **Weighted number**	**7,164,562** **100%**				
High school or less	28.8	**100**	37.1	37.5	25.4
Trade	12.4	**100**	43.4	31.8	24.9
CEGEP/college	24.4	**100**	54.7	29.3	16.0
University	31.6	**100**	62.7	24.3	13.0
Not stated	2.8	**100**	40.7	28.5	30.8
Family structure **Weighted number**	**7,164,562** **100%**				
2 parents, both working	52.6	**100**	58.3	25.6	16.1
2 parents, one working	23.8	**100**	46.8	34.2	19.0
One parent, working	12.6	**100**	41.2	36.6	22.2
Parent(s) not working and other	10.9	**100**	30.4	38.0	31.7
Number of children in the household aged 18 or less **Weighted number**	**7,164,562** **100%**				
1	24.3	**100**	50.5	28.0	21.5
2	45.7	**100**	54.1	29.9	16.0
3 or more	30.1	**100**	44.6	33.0	22.5
Home ownership **Weighted number**	**7,164,562** **100%**				
Mortage paid off	14.7	**100**	67.7	15.0	17.3
Paying a mortgage	56.2	**100**	54.8	27.3	17.9
Not a home owner	27.3	**100**	31.9	45.2	22.9
Not stated	1.8	**100**	50.9	27.2*	21.9*

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.

Source: *Survey of Approaches to Educational Planning, 2002.*

Table A-8

Comparative demographic and family profiles of current, future and non-savers

		Parents' saving status		
	Total	Child's parent is a current saver	Child's parent is a future saver	Child's parent is a non-saver
Population aged 0 to 18 and expected to complete at least high school				
Total				
Weighted number	**7,164,562**	**3,607,732**	**2,175,878**	**1,380,953**
Province	**100%**	**100%**	**100%**	**100%**
Nfld.Lab.	1.6	1.7	1.5	1.6
P.E.I.	0.5	0.4	0.5	0.6
N.S.	2.9	3.0	2.8	2.8
N.B.	2.3	2.4	2.1	2.5
Que.	22.4	18.0	22.7	33.3
Ont.	40.1	43.0	41.1	31.0
Man.	3.7	4.1	3.1	3.6
Sask.	3.4	4.0	2.7	3.0
Alta.	10.6	11.0	10.5	9.6
B.C.	12.5	12.3	13.1	11.9
Household income	**100%**	**100%**	**100%**	**100%**
<25,000	18.5	9.7	27.6	27.1
$25,000-$44,999	21.4	18.4	24.6	24.2
$45,000-64,999	21.1	20.9	21.4	21.2
$65,000-$84,999	16.0	19.8	12.1	12.5
$85,000 or more	22.9	31.2	14.2	15.1
Highest level of education of parent(s)	**100%**	**100%**	**100%**	**100%**
High school or less	28.8	21.2	35.6	38.0
Trade	12.4	10.7	13.0	16.0
CEGEP/college	24.4	26.5	23.5	20.2
University	31.6	39.3	25.3	21.3
Not stated	2.8	2.2	2.6	4.4
Family structure	**100%**	**100%**	**100%**	**100%**
2 parents, both working	52.6	60.9	44.3	43.9
2 parents, one working	23.8	22.1	26.8	23.5
One parent, working	12.6	10.3	15.2	14.6
Parent(s) not working and other	10.9	6.6	13.7	17.9
Number of children in the household aged 18 or less	**100%**	**100%**	**100%**	**100%**
1	24.3	24.3	22.4	27.0
2	45.7	49.0	45.0	37.9
3 or more	30.1	26.6	32.6	35.0
Home ownership	**100%**	**100%**	**100%**	**100%**
Mortage paid off	14.7	19.7	7.2	13.2
Paying a mortgage	56.2	61.2	50.5	52.3
Not a home owner	27.3	17.3	40.7	32.5
Not stated	1.8	1.8*	1.6*	2.0*

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.
Source: *Survey of Approaches to Educational Planning, 2002.*

Table A-9

Saving strategies, parent current and future savers

		Parents' saving status	
	Total	Child's parent is a current saver	Child's parent is a future saver
Population aged 0 to 18 expected to complete at least high school and with parents who were current or future savers			
Total[1]			
Weighted number	**5,783,610**	**3,607,732**	**2,175,878**
	%	%	%
Bank accounts in child's name/' in-trust' accounts	54.1	50.7	59.7
Other bank accounts, term deposits, GICs, etc.	33.4	31.3	36.7
Registered Education Savings Plans (RESP)	51.6	53.5	48.5
Registered Retirement Savings Plans (RRSP)	15.7	12.7	20.7
Other mutual funds, publicly traded stocks (not RESPs or RRSPs)	18.8	20.6	15.8
Other	6.0	6.3	5.5

1. This was a multiple response question where parents could list more than one saving strategy. Numbers do not add to 100%.
Source: *Survey of Approaches to Educational Planning, 2002.*

Table A-10

Parents' perceptions on the need to adjust personal spending in order to save for the child's postsecondary education

		Parents' saving status	
	Total	Child's parent is a current saver	Child's parent is a future saver
Need to adjust personal spending to save for child's postsecondary education?			
Total[1]			
Weighted number	**5,641,048**	**3,532,285**	**2,108,763**
	100%	**100%**	**100%**
Yes	56.3	42.7	79.2
No	43.7	57.3	20.8

1. The differences in weighted counts for children with parents who were current or future savers from figures shown in other tables is due to question non-response. This amounted to 2.5% of eligible respondents for this question.

Table A-11

Reasons for not yet or never saving

Reasons for not yet saving	Child's parent is a future saver
Total[1]	
Weighted number	**2,175,878**
	%
No disposable income	60.8
Other priorities – prefer to pay down debt	11.6
Will have saved enough though we will start in the future	6.8
Other priorities – prefer to save for other purposes	5.4
Other	10.7*
Reasons for never saving	**Child's parent is a non-saver**
Total[1]	
Weighted number	**1,380,593**
	%
Insufficient money	56.9
Parent will help pay when child starts postsecondary	29.5
Child will pay or take out loans	8.1
Child will use savings or income from others	3.6
Do not have to pay for postsecondary	3.6*
Parents do not feel obliged to pay	3.5*
Postsecondary education is not important	2.5*
Other	4.9

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.
1. This was a multiple response question where parents could list more than one saving strategy. Numbers do not add to 100%.
Source: *Survey of Approaches to Educational Planning, 2002.*

Table A-12

Will parent or child contribute to costs once child starts postsecondary (other than from parental savings), population aged 13 to 18, by parents' saving status

		Parents' saving status			
	Total	**Total %**	Child's parent is a current saver	Child's parent is a future saver	Child's parent is a non-saver
Total population aged 13 to 18 and expected to complete high school					
Total					
Weighted number	**2,431,001**	**100**	**48.5**	**18.7**	**32.8**
Who will contribute:	**100%**				
Parents only will contribute	7.7	**100**	54.4	12.6*	33.0
Parent and child will contribute	77.8	**100**	50.2	20.7	29.1
Child only will contribute	12.4	**100**	36.4	11.4*	52.1
Neither parent nor child will contribute or don't know, not stated	2.0	**100**	32.8*	F	58.9

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.
F Too unreliable to be published.
Source: *Survey of Approaches to Educational Planning, 2002.*

Table A-13

Alternative financing strategies (other than parental savings), for population aged 13 to 18 and expected to complete at least high school

Population aged 13 to 18 and expected to complete at least high school	Total
Total	
Weighted number	**2,431,001**
Parent will contribute:	
Total[1]	
Weighted number	**2,079,713**
	%
From earned income at the time	84.3
Parent will provide free room/board/use of a car	70.5
Parent will take out loans (in parent's name)	27.6
Parent will sell assets	12.0
Other	2.1
Child will contribute:	
Total[1]	
Weighted number	**2,194,540**
	%
Child will work before starting postsecondary	79.8
Child will work during postsecondary	65.9
Child will receive scholarships or awards based on academic performance	39.6
Child will take out loans (in child's name)	35.8
government student loans (federal or provincial)	29.7
loans from family, friends, others or a financial institution	10.8
Child will receive grants or bursaries based on financial need	28.8
Child will receive gifts or inheritances	12.5
Child will interrupt postsecondary to work	8.2

1. This was a multiple response question where parents could list more than one saving strategy. Numbers do not add to 100%.

Source: *Survey of Approaches to Educational Planning, 2002.*

Table A-14

Amounts saved to date by parent current savers and contributions to savings

	Amounts saved to date			Contributions in 2001[2]		
	Total $ saved to date	$ in RESPs	$ in other savings	Total contributions in 2001[2]	Contributions to RESPs in 2001[2]	Contributions to other savings in 2001[2]
SAEP 2002						
Total dollar amounts	**$31,944,641,400**	**$11,288,302,800**	**$20,656,338,600**	**$4,931,258,000**	**$2,077,581,000**	**$2,853,677,000**
25th percentile	$2,000	$2,000	$1,000	$200	$480	$100
95% confidence interval-lower	$4,659	$3,918	$2,907	$754	$1,000	$495
Median[1] dollar amounts (50th percentile)	$5,000	$4,000	$3,000	$840	$1,000	$500
95% confidence interval-upper	$5,341	$4,082	$3,093	$926	$1,000	$505
75th percentile	$10,000	$8,000	$7,570	$2,000	$2,000	$1,000
Number of children	3,607,732	1,928,385	2,799,670	3,579,624	1,754,929	2,603,150
SAEP 1999						
Total dollar amounts	**$17,350,583,800**					
25th percentile	$1,500					
95% confidence interval-lower	$2,953					
Median[1] dollar amounts (50th percentile)	$3,500	..	..	..	..	..
95% confidence interval-upper	$4,000					
75th percentile	$7,000					
Number of children	3,001,134					

1. Median dollar amounts are presented. A median splits the population into two equal groups, half the population falls above the median estimate and half the population falls below the estimate. Note that medians can not be added together to arrive at a total.
2. Median contributions were calculated only for those who made a contribution in 2001. Median RESP amounts were calculated only for those who contributed to RESPs in 2001. Median amounts to other savings were calculated only for those who made a contribution to other savings in 2001.

.. Not available for a specific reference period.

Source: *Survey of Approaches to Educational Planning, 2002.*

Table A-15

Median[1] amounts saved to date and contributed in 2001, parent current savers, by province

	Total	Nfld.Lab.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.
Amounts saved to date											
Weighted number – current savers	**3,607,732**	**61,814**	**15,363**	**107,970**	**86,379**	**649,462**	**1,552,565**	**148,418**	**143,286**	**398,099**	**444,377**
% of current savers	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
25th percentile	$1,990	$2,020	$1,520*	$1,760	$1,060	$1,160	$1,980	$1,700	$2,000	$1,970	$1,990
95% confidence interval-lower	$4,492	$3,506	$3,328	$2,986	$2,411	$2,904	$4,906	$3,240	$4,960	$3,945	$4,381
Median (50th percentile)	$4,950	$4,610	$4,180	$3,880	$2,910	$3,900	$4,970	$3,900	$5,970	$4,830	$4,890
95% confidence interval-upper	$4,971	$5,230	$4,871	$4,300	$3,732	$4,488	$5,815	$4,954	$7,084	$4,969	$5,866
75th percentile	$9,940	$9,010	$7,850	$8,430	$7,710	$7,670	$9,990	$9,810	$11,990	$9,830	$9,950
Amounts saved in RESPs to date											
Weighted number	**1,928,475**	**34,020**	**7,447**	**54,858**	**45,436**	**304,004**	**873,917**	**75,691**	**74,671**	**210,808**	**247,623**
% of current savers	53.5	55.0	48.5	50.8	52.6	46.8	56.3	51.0	52.1	53.0	55.7
25th percentile	$1,920	$1,930	$1,440*	$1,420	$1,370	$1,290*	$1,900	$1,750	$1,980	$1,870	$1,890
95% confidence interval-lower	$3,873	$2,786	$1,982	$2,352	$2,437	$2,908	$3,811	$2,495	$3,719	$3,073	$3,349
Median (50th percentile)	$3,930	$3,660	$3,200*	$3,000	$2,950	$3,000	$3,940	$3,330	$4,920	$3,820	$4,470
95% confidence interval-upper	$3,981	$4,469	$4,531	$3,866	$3,806	$3,900	$4,481	$3,969	$5,948	$4,730	$5,886
75th percentile	$7,810	$5,820*	$5,050	$5,050	$5,970*	$5,840	$7,780	$7,380	$8,550	$7,480	$9,230
Amounts saved in other savings to date											
Weighted number	**2,801,851**	**46,977**	**11,511**	**87,512**	**64,758**	**514,349**	**1,207,275**	**117,357**	**124,062**	**303,584**	**324,466**
% of current savers	77.7	76.0	74.9	81.1	75.0	79.2	77.8	79.1	86.6	76.3	73.0
25th percentile	$1,000	$1,420*	$950*	$930	$410*	$650*	$960	$970	$980	$1,000*	$1,000
95% confidence interval-lower	$2,664	$2,324	$1,850	$1,953	$1,012	$1,473	$2,488	$1,999	$2,711	$2,812	$2,450
Median (50th percentile)	$2,990	$2,980	$2,750*	$2,390	$1,460	$1,980*	$2,990	$2,810	$3,350	$3,000	$2,910
95% confidence interval-upper	$2,994	$3,768	$4,125	$2,934	$1,918	$2,879	$3,403	$3,308	$4,826	$3,936	$3,803
75th percentile	$7,530	$7,820	$6,890	$4,960*	$4,690*	$4,920	$8,700	$6,730	$9,650	$6,840	$7,430
Amounts contributed in 2001[2]											
Weighted number – contributors in 2001	**3,046,521**	**55,030**	**12,078**	**87,153**	**71,483**	**552,040**	**1,327,733**	**122,097**	**121,398**	**351,536**	**345,972**
% of all contributors	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
25th percentile	$500	$520	$480	$400	$350	$390	$500	$390	$400	$490	$600
95% confidence interval-lower	$995	$881	$585	$642	$593	$682	$988	$717	$975	$971	$993
Median (50th percentile)	$1,000	$980	$850	$950	$670	$840	$1,080	$860	$1,020	$1,010	$1,170
95% confidence interval-upper	$1,000	$1,154	$1,042	$992	$796	$993	$1,170	$972	$1,190	$1,150	$1,287
75th percentile	$2,000	$1,770	$1,390	$1,590	$1,270	$1,670	$2,000	$1,970	$2,000	$1,980	$2,020
Amounts contributed to RESPs in 2001[2]											
Weighted number	**1,598,065**	**29,478**	**6,172**	**44,518**	**39,448**	**242,375**	**733,872**	**61,719**	**64,486**	**180,244**	**195,754**
% of all contributors	52.5	53.6	51.1	51.1	55.2	43.9	55.3	50.5	53.1	51.3	56.6
25th percentile	$590	$490	$500	$490	$450	$530	$560	$400	$490	$590	$860
95% confidence interval-lower	$988	$590	$592	$593	$589	$810	$982	$694	$968	$915	$1,150
Median (50th percentile)	$1,000	$760	$970	$960	$660	$980	$1,090	$950	$990	$1,010	$1,300
95% confidence interval-upper	$1,146	$1,119	$1,084	$1,075	$787	$1,000	$1,169	$990	$1,088	$1,120	$1,889
75th percentile	$2,000	$1,320	$2,000	$1,840	$1,160*	$1,800	$2,000	$1,570	$1,830	$1,870	$1,960
Amounts contributed to other savings in 2001[2]											
Weighted number	**2,178,578**	**40,145**	**8,082**	**62,490**	**45,881**	**415,527**	**944,616**	**90,738**	**94,223**	**251,131**	**225,746**
% of all contributors	71.5	73.0	66.9	71.7	64.2	75.3	71.1	74.3	77.6	71.4	65.2
25th percentile	$290	$400	F	$260	$130*	$190	$270	$270*	$270	$280	$360*
95% confidence interval-lower	$599	$553	$356	$486	$301	$483	$565	$592	$492	$586	$539
Median (50th percentile)	$600	$870	$540*	$590	$400	$490	$680	$650	$570	$660	$600*
95% confidence interval-upper	$690	$969	$737	$742	$499	$590	$795	$818	$784	$961	$962
75th percentile	$1,180	$1,190	$1,050	$990	$990	$980	$1,440	$1,140	$1,410	$1,200	$1,300*

1. Median dollar amounts are presented. A median splits the population into two equal groups, half the population falls above the median estimate and half the population falls below the estimate. Note that medians can not be added together to arrive at a total.
2. Median RESP amounts were calculated only for those who contributed to RESPs in 2001. Median amounts to other savings were calculated only for those who made a contribution to other savings in 2001.

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.

F Too unreliable to be published.

Source: *Survey of Approaches to Educational Planning, 2002.*

Table A-16

Median[1] amounts saved to date and contributed in 2001, parent current savers, by childs age, educational aspirations and household income

	Childs age			Educational hopes of parents				
	0 to 5 years	6 to 12 years	13 to 18 years	High school	Trade	Cegep/ college	University	Private or other post-secondary
Amounts saved to date								
Weighted number – current savers	**1,055,317**	**1,374,365**	**1,178,050**	**141,543**	**57,575**	**437,795**	**2,666,940**	**266,042**
% of current savers	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
25th percentile	$970	$1,980	$4,000	$940**	$2,010*	$1,040	$1,970	$1,980
95% confidence interval-lower	$1,996	$4,467	$6,990	$1,957	$3,057	$2,995	$4,499	$3,966
Median (50th percentile)	$2,080	$4,960	$7,920	$2,990*	$4,880*	$3,970	$4,960	$4,840
95% confidence interval-upper	$2,457	$4,989	$8,247	$4,840	$6,806	$4,831	$4,988	$5,298
75th percentile	$4,930	$9,870	$14,820	$6,890	F	$8,870	$9,920	$9,910
Amounts saved in RESPs to date								
Weighted number	**629,346**	**755,809**	**543,230**	**36,948**	**27,746**	**150,537**	**1,540,730**	**143,606**
% of current savers	59.6	55.0	46.1	26.1	48.2	36.7	57.8	53.5
25th percentile	$980	$1,980	$3,000	F	$1,750**	$1,500	$1,920	$1,950
95% confidence interval-lower	$1,927	$3,907	$4,985	$1,905	$1,758	$2,425	$3,880	$2,928
Median (50th percentile)	$1,970	$3,990	$5,950	$3,740*	$3,130**	$3,380	$3,940	$3,760
95% confidence interval-upper	$2,354	$4,702	$6,845	$4,860	$5,643	$4,043	$4,321	$4,421
75th percentile	$4,320	$7,900	$9,800	$7,470*	F	$5,950	$7,870	$5,860
Amounts saved in other savings to date								
Weighted number	**742,219**	**1,069,825**	**989,807**	**131,484**	**45,893**	**372,414**	**2,023,174**	**199,391**
% of current savers	70.3	77.8	84.0	92.9	79.7	85.1	75.9	75.3
25th percentile	$470	$1,000	$2,360	$500**	$1,670**	$780	$1,000	$1,080
95% confidence interval-lower	$974	$1,990	$4,746	$1,470	$2,742	$1,878	$2,487	$2,622
Median (50th percentile)	$990	$2,530	$4,880	$2,070*	$4,970**	$2,490	$2,930	$3,390
95% confidence interval-upper	$1,358	$2,990	$5,463	$3,438	$8,163	$2,999	$2,977	$4,519
75th percentile	$2,950	$5,940	$9,870	$4,960*	F	$6,940	$7,170	$9,200
Amounts contribued in 2001[2]								
Weighted number – contributors in 2001	**837,614**	**1,241,348**	**967,558**	**116,930**	**46,873**	**368,370**	**2,249,609**	**234,815**
% of all contributors	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
25th percentile	$430	$490	$600	F	$450**	$290	$520	$480
95% confidence interval-lower	$799	$982	$1,144	$341	$528	$599	$993	$839
Median (50th percentile)	$990	$990	$1,190	$500*	$980**	$740	$1,100	$990
95% confidence interval-upper	$997	$994	$1,411	$791	$1,683	$992	$1,166	$1,019
75th percentile	$1,820	$2,000	$2,240	$1,460	F	$1,470	$2,000	$1,990
Amounts contribued to RESPs in 2001[2]								
Weighted number	**478,052**	**659,573**	**460,440**	**31,167**	**24,547**	**126,232**	**1,276,673**	**123,497**
% of all contributors	57.1	53.1	47.6	26.7	52.4	34.3	56.8	52.7
25th percentile	$500	$580	$690	$450**	$480	$490	$590	$490
95% confidence interval-lower	$877	$972	$1,163	$555	$453	$679	$992	$761
Median (50th percentile)	$980	$990	$1,290	$850*	$1,030*	$970	$1,140	$970
95% confidence interval-upper	$999	$1,000	$1,789	$1,172	$1,409	$1,004	$1,165	$999
75th percentile	$1,810	$1,990	$2,000	$1,740	$1,360	$1,680	$2,000	$1,410
Amounts contributed to other savings in 2001[2]								
Weighted number	**560,279**	**891,294**	**727,005**	**103,265**	**34,009**	**301,353**	**1,551,012**	**165,434**
% of all contributors	66.9	71.8	75.1	88.3	72.6	81.8	68.9	71.4
25th percentile	$200	$200	$470	$130**	F	$200	$300	$260*
95% confidence interval-lower	$494	$493	$961	$255	F	$398	$589	$591
Median (50th percentile)	$500	$580	$970	$480*	F	$490	$660	$600
95% confidence interval-upper	$500	$597	$981	$599	F	$622	$771	$901
75th percentile	$990	$1,000	$1,970	$980*	F	$1,000	$1,260	$1,320*

Table A-16 Continued

Median[1] amounts saved to date and contributed in 2001, parent current savers, by childs age, educational aspirations and household income

	Household income				
	<$25,000	$25,000 to $44,999	$45,000 to 64,999	$65,000 to $84,999	$85,000 or more
Amounts saved to date					
Weighted number – current savers	**349,062**	**665,497**	**753,932**	**714,142**	**1,125,099**
% of current savers	**100**	**100**	**100**	**100**	**100**
25th percentile	$980	$990	$1,840	$2,000	$2,980
95% confidence interval-lower	$1,931	$2,864	$3,999	$3,987	$6,312
Median (50th percentile)	$2,430	$3,660	$4,000	$4,960	$6,960
95% confidence interval-upper	$2,953	$4,068	$4,516	$5,116	$7,823
75th percentile	$5,200	$7,920	$8,800	$9,380	$13,920
Amounts saved in RESPs to date					
Weighted number	**147,775**	**311,648**	**382,791**	**398,583**	**687,588**
% of current savers	42.3	46.8	50.8	55.8	61.1
25th percentile	$990*	$1,140*	$1,530	$1,900	$2,450
95% confidence interval-lower	$1,605	$2,786	$2,999	$2,891	$4,482
Median (50th percentile)	$2,200	$3,350	$3,420	$3,830	$4,880
95% confidence interval-upper	$2,918	$3,967	$3,915	$4,493	$5,271
75th percentile	$3,960*	$6,640	$6,480	$6,940	$8,920
Amounts saved in other savings to date					
Weighted number	**279,893**	**506,043**	**575,792**	**564,765**	**875,358**
% of current savers	80.2	76.0	76.4	79.1	77.8
25th percentile	$770	$750	$920	$930	$1,750
95% confidence interval-lower	$1,437	$1,923	$2,456	$1,963	$3,472
Median (50th percentile)	$1,890	$1,980	$2,990	$2,620	$4,180
95% confidence interval-upper	$2,210	$2,750	$2,998	$2,988	$4,798
75th percentile	$3,960	$4,850	$5,990	$6,700	$9,650
Amounts contribued in 2001[2]					
Weighted number – contributors in 2001	**267,847**	**537,741**	**646,540**	**608,863**	**985,531**
% of all contributors	**100**	**100**	**100**	**100**	**100**
25th percentile	$200	$290	$490	$550	$690
95% confidence interval-lower	$447	$600	$845	$994	$1,190
Median (50th percentile)	$590	$790	$970	$1,000	$1,390
95% confidence interval-upper	$822	$981	$989	$1,167	$1,499
75th percentile	$1,120*	$1,490	$1,800	$2,000	$2,340
Amounts contribued to RESPs in 2001[2]					
Weighted number	**112,317**	**255,370**	**323,496**	**328,299**	**578,584**
% of all contributors	41.9	47.5	50.0	53.9	58.7
25th percentile	$240*	$400	$500	$580	$700
95% confidence interval-lower	$398	$650	$951	$963	$1,144
Median (50th percentile)	$600*	$900	$980	$1,000	$1,200
95% confidence interval-upper	$937	$987	$1,126	$1,144	$1,550
75th percentile	$1,570	$1,360	$1,830	$2,000	$1,950
Amounts contributed to other savings in 2001[2]					
Weighted number	**199,108**	**386,188**	**456,339**	**449,949**	**686,995**
% of all contributors	74.3	71.8	70.6	73.9	69.7
25th percentile	$180	$190	$290	$290	$400
95% confidence interval-lower	$290	$484	$495	$497	$731
Median (50th percentile)	$480	$490	$580	$600	$970
95% confidence interval-upper	$495	$598	$721	$871	$978
75th percentile	$970	$970	$1,050	$1,190	$2,000

1. Median dollar amounts are presented. A median splits the population into two equal groups, half the population falls above the median estimate and half the population falls below the estimate. Note that medians can not be added together to arrive at a total.
2. Median contributions were calculated only for those who made a contribution in 2001. Median RESP amounts were calculated only for those who contributed to RESPs in 2001. Median amounts to other savings were calculated only for those who made a contribution to other savings in 2001.

* Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.
** Numbers marked with this symbol have a coefficient of variation between 25% and 33.3% and are very unreliable.
F Too unreliable to be published.

Source: *Survey of Approaches to Educational Planning, 2002.*

Catalogue no. 81-597-MIE2003010

Appendix A: Brief description of the Canadian postsecondary system

Students may attend postsecondary institutions directly from high school, as a "mature student", or after obtaining a university degree. Postsecondary education is available in both government-supported/publicly funded postsecondary institutions or through private institutions which do not receive public funding.

Enrolment in trade-vocational programs, such as apprenticeship or other programs geared towards preparation for employment in an occupation or trade, are increasingly requiring at least a high school completion in order to enroll. Enrolment in other college programs and in the degree programs offered by universities generally does require graduation from secondary school. In Quebec, students attend a CEGEP (collège d'enseignement général et professionnel) after completing 11 years of elementary-secondary schooling. At a CEGEP, a student might obtain a diploma in order to continue to gain admission to a university, or the student might pursue a vocational program in preparation for direct entry to the labour force.

In general, colleges award diplomas or certificates only. However, a large number of colleges offer university transfer programs, and an increasing number of colleges and institutes are gaining the authority to grant applied degrees. University transfer programs allow students to complete up to two years of academic course work toward bachelor's degrees. The university transfer courses completed at a college are then accepted as credit towards a degree at specified universities. In many provinces and territories, students must apply for admission and have their college studies evaluated before being granted credit for completed courses.

Programs leading to degrees are offered in universities or degree-granting institutions. Most Canadian universities, especially the larger ones, offer a broad range of programs. Other degree-granting institutions have specialized in certain areas of excellence. A few specialized institutions that are not campus-based offer university programs through correspondence courses and distance education.

University or degree-granting institutions offer programs at one or more of three different levels: bachelor's, master's, or doctoral. As well, these institutions often offer diploma and certificate programs at either the undergraduate or graduate level. Such programs can range from one to three years in duration.

All public postsecondary institutions – colleges and institutes as well as universities and degree-granting institutions - offer continuing education programs aimed at adults either for general interest or to develop specific job skills. Such programs vary in length from a few days to three years.

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2 U.S. Department of Education, National Centre for Education Statistics. "Essay 2001: Students whose parents did not go to college: Postsecondary access, persistence and attainment". Washington, 2001.

3 * Numbers marked with this symbol have a coefficient of variation between 16.5% and 25% and are less reliable than unmarked numbers.

** Numbers marked with this symbol have a coefficient of variation between 25% and 33.3% and are very unreliable.

F Too unreliable to be published.

4 The Postsecondary Education Participation Survey was conducted by Statistics Canada, in partnership with Human Resources Development Canada and the Policy Research Initiative in 2002. The survey focused on young people who were not in high school at the time of the survey. They were asked a series of questions about their educational background and whether or not they had participated in education leading to a diploma, certificate or degree above the high school level (postsecondary studies). They also answered questions on their postsecondary programs, their use of government student loans, educational and non-educational expenditures and sources of funding.

5 Total income includes earnings, income from government sources such as child tax credits and income security payments, and income received from investments.

6 The Canada Education Savings Grant (CESG) is a grant from the Government of Canada paid directly into a beneficiary's Registered Education Savings Plan (RESP). It adds 20 percent to the first $2,000 in contributions made into an RESP on behalf of an eligible beneficiary each year. This means the Grant can be as much as $400 each year per beneficiary and over the years could amount to a total of $7,200. The annual contribution limit is $4,000 per child for RESPs. For more information on CESG, visit the web site at: www.hrdc-drhc.gc.ca/cesg.

7 Median dollar amounts are presented. A median splits the population into two equal groups, half the population falls above the median estimate and half the population falls below the estimate. Note that medians can not be added together to arrive at a total.

8 Median RESP amounts were calculated only for those who contributed to RESPs in 2001. Median amounts to other savings were calculated only for those who made a contribution to other savings in 2001.

9 The PEPS 2002 survey indicated that full-time college students paid a median amount of $9,300 for their current academic year while full-time university students paid a median amount of about $11,200. These expenditures included both academic and non-academic costs.

Culture, Tourism and the Centre for Education Statistics

Research Papers

Cumulative Index

Statistics Canada's **Division of Culture, Tourism and the Centre for Education Statistics** develops surveys, provides statistics and conducts research and analysis relevant to current issues in its three areas of responsibility.

The **Culture Statistics Program** creates and disseminates timely and comprehensive information on the culture sector in Canada. The program manages a dozen regular census surveys and databanks to produce data that support policy decision and program management requirements. Issues include the economic impact of culture, the consumption of culture goods and services, government, personal and corporate spending on culture, the culture labour market, and international trade of culture goods and services. Its analytical output appears in the flagship publication *Focus on Culture* (www.statcan.ca/english/IPS/Data/87-004-XIE.htm) and in *Arts, culture and recreation – Research papers*.

The **Tourism Statistics Program** provides information on domestic and international tourism. The program covers the Canadian Travel Survey and the International Travel Survey. Together, these surveys shed light on the volume and characteristics of trips and travellers to, from and within Canada. Its analytical output appears in the flagship publication *Travel-log* (www.statcan.ca/english/IPS/Data/87-003-XIE.htm) and in *Travel and tourism – Research papers*.

The **Centre for Education Statistics** develops and delivers a comprehensive program of pan-Canadian education statistics and analysis in order to support policy decisions and program management, and to ensure that accurate and relevant information concerning education is available to the Canadian public and to other educational stakeholders. The Centre conducts fifteen institutional and over ten household education surveys. Its analytical output appears in the flagship publication *Education quarterly review* (www.statcan.ca/english/IPS/Data/81-003-XIE.htm), in various monographs and in *Education, skills and learning – Research papers* (www.statcan.ca/english/IPS/Data/81-595-MIE.htm).

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81-595-MIE2003005	Linking provincial student assessments with national and international assessments
81-595-MIE2003006	Who goes to post-secondary education and when: Pathways chosen by 20 year-olds
81-595-MIE2003007	Access, persistence and financing: First results from the Postsecondary Education Participation Survey (PEPS)
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81-595-MIE2003009	Issues in the design of Canada's Adult Education and Training Survey
81-595-MIE2003010	Planning and preparation: First results from the Survey of Approaches to Educational Planning (SAEP) 2002